

**STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of Financial and Insurance Regulation

In the matter of:

**American Trade Association, and
Serve America Assurance Ltd.,**

Enforcement Case No. 09-7518

Respondents.

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Issued and entered
on 3/5/10, 2010
by **Stephen R. Hilker**
Chief Deputy Commissioner

**ORDER FOR CIVIL FINE AND
ORDER TO CEASE AND DESIST**

1. The Office of Financial and Insurance Regulation ("OFIR") Staff has found that Respondent American Trade Association ("ATA"), located at 400 Memorial Boulevard, Springfield, Tennessee 37172, operated in Michigan as an unlicensed health insurance agency and on the website www.myatabenefits.com.
2. OFIR Staff has found that ATA has sold, solicited, and negotiated health insurance coverage and issued certificates of health insurance in the State of Michigan.
3. On December 14, 2009, the Chief Deputy Commissioner issued an Order to Cease and Desist (hereafter "Order") pursuant to Section 251 of the Michigan Insurance Code, (hereafter "Code"), MCL 500.251).

4. ATA was informed that failure to comply with the Order could subject ATA and its corporate officers to one or more of the following:
 - (a) payment of a civil fine of not more than \$1,000.00 for each violation not to exceed an aggregate civil fine of \$30,000.00. However, for further knowing violations of this order, a civil fine of not more than \$25,000.00 for each violation not to exceed an aggregate civil fine of \$250,000.00 may be assessed.
 - (b) complete restitution to all persons in this state damaged by the violation or failure to comply.
5. On December 18, 2009, the Order was served upon ATA at its last known address.
6. Since being served with the Order on December 18, 2009, ATA has knowingly violated the Order by continuing to attempt to sell, solicit, and negotiate health insurance coverage in the State of Michigan and through its website, www.myatabenefits.com.
7. Pursuant to MCL 500.251, ATA's failure to comply with the Order may subject it and its corporate officers to "a civil fine of not more than \$25,000.00 for each violation not to exceed an aggregate civil fine of \$250,000.00."
8. Since being served with the Order, RBA has knowingly violated the Order for more than 60 days by continuing to attempt to sell, solicit, and negotiate health insurance coverage in the State of Michigan through its website, www.myatabenefits.com.
9. Pursuant to MCL 500.251, ATA's daily, knowing violations of the Order may subject it to "an aggregate civil fine of \$250,000.00."

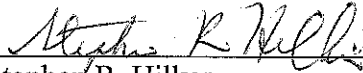
THEREFORE, it is ORDERED that:

1. Pursuant to MCL 500.251, since being served with the Order on December 18, 2009, ATA shall pay \$25,000.00 as civil fine for each day that it knowingly violated the Order

by continuing to operate as an unlicensed health insurance agency in the State of Michigan and through its website, www.myatabenefits.com.

2. Pursuant to MCL 500.251, ATA shall pay the maximum aggregate civil fine of \$250,000.00 for knowingly violating the Order.
3. ATA shall hereafter cease and desist all of its insurance business operations, including its insurance sales operations on the website www.myatabenefits.com, or face further civil and criminal penalties.

OFFICE OF FINANCIAL AND
INSURANCE REGULATION



Stephen R. Hilker
Chief Deputy Commissioner